

Information to identify the case:

Debtor 1	<u>Jason A. McCullough</u>	Social Security number or ITIN	xxx-xx-0499
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>LaDonna M. McCullough</u>	Social Security number or ITIN	xxx-xx-6573
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21066-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason A. McCullough

LaDonna M. McCullough
aka LaDonna M. Johnson, aka LaDonna M.
Simmons

10/31/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jason A. McCullough
 LaDonna M. McCullough
 Debtors

Case No. 17-21066-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db/jdb
 cr Jason A. McCullough, LaDonna M. McCullough, 302 E 4th St, Derry, PA 15627-1618
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14893772 +AHN Emergency Group of Forbes LTD, Attn #18914J, PO Box 14000, Belfast, ME 04915-4033
 14893771 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 14385354 Berkheimer Tax Innovations, PO Box 25153, Lehigh Valley, PA 18002-5153
 14385355 Blue Sky Realty, 362 N Park St, Sykesville, PA 15865-1138
 14893766 +CBCS, PO Box 2724, Columbus, OH 43216-2724
 14385357 +Client Services Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
 14893767 +Excela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
 14398214 +First National Bank of Omaha, c/o Brumbaugh and Quandahl, P.C.,
 4885 S. 118th Street, Ste 100, Omaha, NE 68137-2241
 14398754 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 14385361 Latrobe Hospital, 1 Mellon Way, Latrobe, PA 15650-1197
 14893768 +Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197
 14385363 Nelnet/US Dept Education, PO Box 740283, Atlanta, GA 30374-0283
 14385365 PA Department of Revenue, PO Box 280432, Harrisburg, PA 17128-0432
 14520215 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14385366 +Pittsburgh Technical College, 1111 McKee Rd, Oakdale, PA 15071-3205
 14893769 +Radiologic Consultants LTD, 717 East Pittsburgh Street, Greensburg, PA 15601-2636
 14385371 Southern CA, 2420 Professional Dr, Rocky Mount, NC 27804-2253
 14385373 Westmoreland Emer Medical Specialists, PO Box 1348, Indiana, PA 15701-5348

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2018 03:13:59 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Nov 01 2018 06:38:00 Sierra Auto Finance, LLC, P.O. Box 165028,
 Irving, TX 75016-5028
 14385356 EDI: CAPITALONE.COM Nov 01 2018 06:38:00 Capital One Bank USA N, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 14416980 EDI: CAPITALONE.COM Nov 01 2018 06:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14385358 EDI: IRS.COM Nov 01 2018 06:38:00 Department of Treasury, PO Box 804527,
 Cincinnati, OH 45280-4527
 14385359 E-mail/Text: electronicbkydocs@nelnet.net Nov 01 2018 03:14:21 Dept of Education/Nelnet,
 121 S 13th St, Lincoln, NE 68508-1904
 14385360 E-mail/Text: bankruptcy.notices@hdfs.com Nov 01 2018 03:14:59 Esb/Harley Davidson Credit,
 PO Box 21829, Carson City, NV 89721-1829
 14385362 E-mail/Text: electronicbkydocs@nelnet.net Nov 01 2018 03:14:21 Nelnet Claims,
 PO Box 82505, Lincoln, NE 68501-2505
 14400436 EDI: AGFINANCE.COM Nov 01 2018 06:38:00 ONEMAIN FINANCIAL, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 14385364 EDI: AGFINANCE.COM Nov 01 2018 06:38:00 Onemain, PO Box 1010,
 Evansville, IN 47706-1010
 14385368 EDI: PRA.COM Nov 01 2018 06:38:00 Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541-0914
 14386049 +EDI: PRA.COM Nov 01 2018 06:38:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14400357 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2018 03:13:59
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 14385367 EDI: PRA.COM Nov 01 2018 06:38:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 14390469 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 01 2018 03:11:54 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 14385369 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 01 2018 03:11:54 Regional Finance Corp,
 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
 14385370 E-mail/PDF: ais.sierra.ebn@americaninfosource.com Nov 01 2018 03:12:34 Sierra Auto Finance,
 5005 Lyndon B Johnson Fwy Ste 700, Dallas, TX 75244-6145
 14398254 E-mail/Text: peritus@ebn.phinsolutions.com Nov 01 2018 03:15:18
 Sierra Auto Finance c/o Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
 14393423 +E-mail/Text: electronicbkydocs@nelnet.net Nov 01 2018 03:14:21 U.S. Department of Education,
 C/O Nelnet, 121 South 13th Street Suite 201, Lincoln, NE 68508-1911
 14385372 EDI: WFFC.COM Nov 01 2018 06:38:00 Wells Fargo Home Mortgage, 8480 Stagecoach Cir,
 Frederick, MD 21701-4747
 14405149 EDI: WFFC.COM Nov 01 2018 06:38:00 Wells Fargo Bank, N.A., Default Document Processing,
 MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN, 55121-7700

TOTAL: 21

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 41

Date Rcvd: Oct 31, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Harley-Davidson Credit Corp
cr Regional Acceptance Corporation
cr Sierra Auto Finance LLC
cr Wells Fargo Bank, N.A.
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14683196* +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14663130* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
TOTALS: 4, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Trustee Charles O. Zebley, Jr. COZ@Zeblaw.com,
PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Martin A. Mooney on behalf of Creditor Sierra Auto Finance LLC aheight@schillerknapp.com,
kcollins@schillerknapp.com;tshariff@schillerknapp.com;cmack@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Regional Acceptance Corporation
pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert H. Slone on behalf of Joint Debtor LaDonna M. McCullough robertslone223@gmail.com,
rslone@pulsenet.com;G17689@notify.cincompass.com
Robert H. Slone on behalf of Debtor Jason A. McCullough robertslone223@gmail.com,
rslone@pulsenet.com;G17689@notify.cincompass.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Thomas Song on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com

TOTAL: 11